

Barbers and Beauticians Professional Liability

Hair and beauty salons offer a range of services. Traditionally they included hair styling, dressing, arching, applying cosmetics, permanent waving, shampooing, tweezing, facials, trimming, tinting, plucking, bleaching and dyeing, manicures, hair tinting, waxing or applying depilatories and pedicures. Currently, such salons offer an even wider array of services that involve a higher level of risk as they cross into the realm of medical and even surgical procedures. Current operations may involve tasks such as:

- Botox injection
- Liposuction
- Medispas
- Dermabrasion
- Laser Treatments

These services are accompanied by an equally wide variety of risks. Dealing with customers may result in losses such as scalp injuries, severe damage to hair, burns, cuts, spinal or joint injuries, and scarring. None of these losses are covered by a general liability policy. It is critical to acquire the protection of a barbers and beauticians (or cosmetologists) professional liability policy.

Many traditional services are covered under professional liability policies. However, such policies are not standardized. Therefore protection may be significantly different among different insurers. A particular company's application and policy forms should be carefully read in order to determine what services are covered.

Cosmetologists are required to carry a state license and a minimum amount of training and experience in order to perform their jobs. Barbers and Beautician Professional liability policies require that all insured persons maintain a valid license or certification. Typical coverage includes injuries to persons or to property that is related to the applicable beauty or barbershop operation. There is also coverage for harm connected to application of preparations that are bought at a shop or salon and then are used at customers' homes. Coverage does NOT apply to preparations made BY the insured.

Barbers and Beauticians professional liability forms don't protect against losses involving plastic surgery; removal of warts, moles or other growths; use of radiation for the removal of hair; body massage other than facial or scalp massage; sun-tanning treatment or piercing body parts. Though coverage for some services may be added for additional charges.

An insurance professional is the person to talk to when you want to make sure that making the public more beautiful doesn't include the chance of ugly, uninsured losses.

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